

Information to identify the case:			
Debtor 1	<b>Francis Osinski</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Aymara Osinski</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>District of New Jersey</b>			
Case number: <b>10-49601-KCF</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis Osinski  
aka Francis M Osinski, aka Fran Osinski

Aymara Osinski

9/29/16

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Francis Osinski  
 Aymara Osinski  
 Debtors

Case No. 10-49601-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Sep 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2016.

db +Francis Osinski, 65 Cornish Street, Washington, NJ 07882-2112  
 jdb #+Aymara Osinski, 65 Cornish Street, Washington, NJ 07882-2112  
 511516289 +ACCOUNTS RECEIVABLE MANAGEMENT, 2727 PHILMONT AVE SUITE 100,  
 HUNTINGDON VALLEY, PA 19006-5398  
 511516291 ASSETCARE, INC., PO BOX 15380, WILMINGTON, DE 19850  
 511516292 +BANK OF AMERICA, C/O NATIONWIDE CREDIT, 4700 VESTAL PARKWAY EAST, VESTAL, NY 13850-3770  
 511516307 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: HOME DEPOT CREDIT SERVICES, PROCESSING CENTER,  
 DES MOINES, IA 50364)  
 511516304 +CREDITTECH, PO BOX 99, BANGOR, PA 18013-0099  
 511815019 +Chase Home Finance, LLC, National Legal Processing, 451 Florida Street, 3rd Floor,  
 Baton Rouge, LA 70801-1724  
 511516299 +Chase Home Mortgage, PO Box 78420, Phoenix, AZ 85062-8420  
 511516300 +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055  
 511516308 +HSBC BANK, C/O HAYT HAYT & LANDAU, LLC, PO BOX 500, EATONTOWN, NJ 07724-0500  
 511631633 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 512014763 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,  
 Monroe, LA 71203  
 511516311 +NATIONAL RECOVERY, PO BOX 67015, HARRISBURG, PA 17106-7015  
 511516314 +OPTIMUM ANESTHESIA CARE, C/O MICHAEL HARRISON, 3155 ROUTE 10 EAST,  
 DENVER, NJ 07834-3492  
 511543502 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982  
 511516315 +PNC BANK, PO BOX 790350, ST. LOUIS, MO 63179-0350  
 511516316 +PROCESSING CENTER, PO BOX 689155, DES MOINES, IA 50368-9155  
 511516319 +SAXON MORTGAGE SERVICES, INC., C/O ZUCKERMAN, GOLDBERG & ACKERMAN,  
 200 SHEFFIELD STREET, SUITE 301, MOUNTAINSIDE, NJ 07092-2315  
 514032967 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD. STE. 300, HIGHLANDS RANCH, CO 80129-2386  
 514032968 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD. STE. 300, HIGHLANDS RANCH, CO 80129,  
 SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD. STE. 300, HIGHLANDS RANCH, CO 80129-2386  
 511516318 +Saxon Mortgage Services, P.O. Box 163405, Fort Worth, TX 76161-3405  
 511751339 +Saxon Mortgage Services, Inc., 1270 Northland Dr Suite 200, Mendota Heights, MN 55120-1176  
 513279643 U.S. Bank National Association, C/O Ocwen Loan Servicing, LLC, Attn: Cashiering Department,  
 P.O. Box 24781, West Palm Beach, FL 33416-4781  
 512623073 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438  
 511516320 +Valley National Bank, PO Box 953, Wayne, NJ 07474-0953  
 511516322 +WEST ASSET MANAGEMENT INC., PO BOX 790113, ST LOUIS, MO 63179-0113

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2016 22:34:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 29 2016 22:34:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 511516290 +EDI: ALLIANCEONE.COM Sep 29 2016 22:18:00 Alliance One Rec. Mgmt, Inc,  
 1160 Centre Pointe Drive, Suite #1, Mendota Heights, MN 55120-1377  
 511619307 EDI: RESURGENT.COM Sep 29 2016 22:18:00 B-Line, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 511516293 +EDI: BANKAMER2.COM Sep 29 2016 22:18:00 Bank of America, PO BOX 15726,  
 Wilmington, DE 19886-5726  
 511516296 +E-mail/Text: cms-bk@cms-collect.com Sep 29 2016 22:34:12 Capital Management Services, LP,  
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464  
 511516297 +EDI: CAPITALONE.COM Sep 29 2016 22:18:00 Capital One, Po Box 71083,  
 Charlotte, NC 28272-1083  
 515377490 EDI: CAPITALONE.COM Sep 29 2016 22:18:00 Capital One National Association, PO Box 70884,  
 Charlotte, NC 28272-0884, Capital One National Association, PO Box 70884,  
 Charlotte, NC 28272-0884  
 515377489 EDI: CAPITALONE.COM Sep 29 2016 22:18:00 Capital One National Association, PO Box 70884,  
 Charlotte, NC 28272-0884  
 511516298 +EDI: CHASE.COM Sep 29 2016 22:18:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
 511614537 EDI: CHASE.COM Sep 29 2016 22:18:00 Chase Bank USA, N.A., PO Box 15145,  
 Wilmington, DE 19850-5145  
 511516305 EDI: DISCOVER.COM Sep 29 2016 22:18:00 Discover, P.O. Box 3008, New Albany, OH 43054  
 511548820 +EDI: TSYS2.COM Sep 29 2016 22:18:00 Department Stores National Bank/Visa,  
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
 511527715 EDI: DISCOVER.COM Sep 29 2016 22:18:00 Discover Bank, Dfs Services LLC, PO Box 3025,  
 New Albany, OH 43054-3025  
 511516309 +EDI: HFC.COM Sep 29 2016 22:18:00 HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253  
 511900920 EDI: RESURGENT.COM Sep 29 2016 22:18:00 LNVN Funding LLC, Resurgent Capital Services,  
 PO Box 10587, Greenville, SC 29603-0587  
 511516310 +EDI: TSYS2.COM Sep 29 2016 22:18:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 511516312 +E-mail/Text: bankruptcydepartment@tsico.com Sep 29 2016 22:35:01 NCO FINANCIAL SYSTEMS,  
 PO BOX 17080, WILMINGTON DE 19850-7080

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Sep 29, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511654338 +EDI: OPHSUBSID.COM Sep 29 2016 22:18:00 OAK HARBOR CAPITAL LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
511781475 EDI: PRA.COM Sep 29 2016 22:18:00 Portfolio Recovery Associates, LLC, c/o Bank of America,  
PO Box 41067, Norfolk VA 23541  
513890391 +EDI: RESURGENT.COM Sep 29 2016 22:18:00 PYOD LLC, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602, PYOD LLC, c/o Resurgent Capital Services 29602-9008  
513890390 +EDI: RESURGENT.COM Sep 29 2016 22:18:00 PYOD LLC, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
511680964 EDI: RECOVERYCORP.COM Sep 29 2016 22:18:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
511769979 EDI: ECAST.COM Sep 29 2016 22:18:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262  
511677299 EDI: ECAST.COM Sep 29 2016 22:18:00 eCAST Settlement Corporation assignee of Citibank,  
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

511516294\* +Bank of America, PO BOX 15726, Wilmington, DE 19886-5726  
511516295\* +Bank of America, PO BOX 15726, Wilmington, DE 19886-5726  
511516301\* +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055  
511516302\* +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055  
511516303\* +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055  
511516306\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, P.O. Box 3008, New Albany, OH 43054)  
511516313\* +NCO FINANCIAL SYSTEMS, PO BOX 17080, WILMINGTON DE 19850-7080  
511790173\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, c/o Bank Of America,  
POB 41067, Norfolk VA 23541)  
511516317\* +PROCESSING CENTER, PO BOX 689155, DES MOINES, IA 50368-9155  
511516321 ##+WARREN RADIOLOGY ASSOCIATES, PO BOX 5206, PHILLIPSBURG, NJ 08865-5206

TOTALS: 0, \* 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Joshua I. Goldman on behalf of Creditor Specialized Loan Servicing LLC  
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
R. A. Lebron on behalf of Creditor Specialized Loan Servicing LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor CHASE HOME FINANCE, LLC bankruptcy@feinsuch.com  
Todd S Cushner on behalf of Debtor Francis Osinski todd@thegtcfirm.com,  
amanda@thegtcfirm.com;dana@thegtcfirm.com;amerritt@thegtcfirm.com;jgiorgi@thegtcfirm.com  
Todd S Cushner on behalf of Joint Debtor Aymara Osinski todd@thegtcfirm.com,  
amanda@thegtcfirm.com;dana@thegtcfirm.com;amerritt@thegtcfirm.com;jgiorgi@thegtcfirm.com

TOTAL: 7